

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Lynn M. Kowalski</u>          | Social Security number or ITIN | <b>xxx-xx-3890</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | _____                            | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>17-70340-JAD</b>                                       |                                  |                                |                    |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lynn M. Kowalski

8/16/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lynn M. Kowalski  
 Debtor

Case No. 17-70340-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db +Lynn M. Kowalski, 120 Krumenacker Lane, Carrolltown, PA 15722-8806  
 14413521 +Equifax, Disclosure Department, PO Box 740241, Atlanta, GA 30374-0241  
 14413522 +Experian, PO Box 9701, Allen, TX 75013-9701  
 14413523 First Bankcard, PO Box 3331, Omaha, NE 68103-0331  
 14413525 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 14415090 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14413527 +Theresa C. Homady, Esquire, 317 Union Street, Suite 105, Hollidaysburg, PA 16648-2097  
 14413528 +Trans Union, PO Box 1000, Chester, PA 19022-1023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QJRWALSH.COM Aug 17 2017 01:38:00 James R. Walsh,  
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2017 01:43:23 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14413516 +EDI: TSYS2.COM Aug 17 2017 01:38:00 Barclays Bank Delaware, 125 South West Street,  
 Wilmington, DE 19801-5014  
 14413517 E-mail/Text: cms-bk@cms-collect.com Aug 17 2017 01:43:07 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 14413518 EDI: CAPITALONE.COM Aug 17 2017 01:38:00 Capital One Bank, Bankruptcy Claims Servicer,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 14413519 EDI: WFNNB.COM Aug 17 2017 01:38:00 Comenity Bank, Bankruptcy Department, PO Box 182273,  
 Columbus, OH 43218-2273  
 14413520 EDI: DISCOVER.COM Aug 17 2017 01:38:00 Discover Bank, 12 Reads Way,  
 New Castle, DE 19720  
 14413524 +E-mail/Text: bk@lendingclub.com Aug 17 2017 01:44:27 Lending Club Corporation,  
 71 Stevenson St., Ste 300, San Francisco, CA 94105-2985  
 14413526 EDI: RMSC.COM Aug 17 2017 01:38:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 14413529 +E-mail/Text: JBRLANSKY@USSCOFCU.NET Aug 17 2017 01:44:49 USSCO Federal Credit Union,  
 522 Central Avenue, Johnstown, PA 15902-2602  
 14413530 +EDI: WFFC.COM Aug 17 2017 01:38:00 Wells Fargo Financial Bank, Attn: Bankruptcy,  
 PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
 James R. Walsh jwalsh@spencecuster.com,  
 trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;ilkinsey@spencecuster.co  
 m;miskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Aug 16, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Theresa C Homady on behalf of Debtor Lynn M. Kowalski thomady1@msn.com,  
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com  
TOTAL: 4